

CARE PROVIDED FOR OTHERS

(The information required below may be shown on the "declarations".)

Description:

Annual Aggregate Limit

[] \$ _____; or

[] the "limit" shown for Coverage L on the
"declarations"

Number of persons receiving care services: _____

The Personal Liability Coverage of this policy is extended to apply to the "business" of providing care for others described above which is conducted by an "insured" on the "insured premises".

1. Under Incidental Coverages, the following item is added to Business:

d. "business" activities of an "insured" which pertain to the use of the "insured premises" as described above.

2. Under Additional Exclusions That Apply Only to Coverage M, exclusion b. does not apply to the "business" described above.

3. The following additional exclusions apply:

"We" do not pay for "bodily injury" or "property damage" arising out of:

a. corporal punishment, physical, or mental abuse inflicted upon any person by or at the direction of an "insured", an "insured's" employee or any other person involved in any capacity in the care activities; or

b. draft or saddle animals, vehicles for use therewith, aircraft, "motor vehicles", "recreational motor vehicles", or watercraft:

- 1) owned, operated, or hired by or for the "insured" or employee; or
- 2) used by the "insured" for the purpose of instruction.

"We" do not pay for "bodily injury" to an employee of an "insured" arising out of the "business" use described above other than a person while performing duties as a "domestic employee" of an "insured".

4. With respect to the coverage provided by this endorsement, the following additional condition applies:

Annual Aggregate Limit -- Regardless of the number of "occurrences", "insureds", claims made or persons injured, "our" total "limit" in any one policy year for Coverage L and Coverage M provided by this endorsement will not exceed the amount indicated above.

All other "terms" of the policy apply.

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